

## EXHIBIT 3



LL 1130 017 851 41506 #301 AB 0.412  
LEWIS E KEENER SR  
18635 MICHAELANGELO DR  
DALLAS TX 75287-8824

|||||

November 26, 2019

Account ending in: 1801

Lewis E Keener Sr:

We've issued a temporary credit for \$17,054.68 while we conduct our research.

**What you can expect**

- \* You'll see the temporary credit on your next statement.
- \* Due to the extensive research required to resolve your claim, it may take some time before we're able to inform you of the final result.
- \* We'll contact you once we've resolved your inquiry.
- \* If it's determined through our research that the transaction(s) is valid, the temporary credit we applied to your account may be reversed.

**We're here to help**

We appreciate the opportunity to serve your financial needs. If you have questions, please call us at 800.472.7970, Monday through Friday, 8 a.m.-to- 7 p.m. Eastern.